



< Leon County Home Page

< Health & Human Services

Human Services Program

- Community Human Services Partnership (CHSP)

Housing Services

- Housing Rehabilitation
 - Frequently Asked Questions
- Homebuyer Assistance
- Fair Housing
- Housing Finance Authority
- Affordable Housing Resource And Partners
- Housing Finance Authority
- Affordable Housing's Target Areas Map

Primary Health Care

- CareNet
 - Frequently Asked Questions

Reserve The Community Room At The Amtrak Center

- Community Room Policy
- Community Availability Calendar

Veterans Services

Volunteer Center

Leon County Community Healthcare Plan



When most people feel sick, they visit their primary care physician or a medical clinic to receive care or treatment for their ailment. Unfortunately, that isn't an option for many Leon County residents. Health problems often times go untreated until they become too serious to ignore any longer. Many of these people turn to the emergency room, and, having no

money to pay for the services, their unpaid hospital bills are passed to insurance payers through increased premiums. This increase in premium is referred to as the "invisible tax," and it sets a cycle in motion that: leads to more uninsured residents, which lead to higher uncompensated costs which lead to increased insurance premiums, which lead to more uninsured residents.

The Leon County Board of County Commissioners has a plan to provide essential healthcare services to the uninsured, working poor and medically needy residents of our community in the most cost-effective manner, to be funded through an additional ½ cent sales tax, subject to voter approval. Leon County voters will have an opportunity to vote on this issue in a referendum on November 7, 2006.

The Board's unanimous decision to place this important issue before the voters was the latest in a series of steps the Board has taken over the past several years to address healthcare for the uninsured, including collaboration with the CareNet partners and implementing the Primary Healthcare Program in 2001 and funding it through a property tax.

The proposed Community Healthcare Plan would operate like an HMO to provide basic health coverage for eligible Leon County residents. The Plan will offer significantly less health coverage than commercially available insurance like that provided by an employer or purchased by an individual. However, the Plan would provide appropriate and cost-effective care to those who would otherwise seek healthcare alternatives of last resort – like that rendered in emergency rooms – which come with the highest costs and result in worse health outcomes for the individual and the entire community.



WHAT ARE THE PROGRAM GOALS AND DESIRED OUTCOMES?



- To improve the quality of life and health outcomes of the County's most needy and vulnerable residents
- To interrupt or reverse the trend increasing uninsured individuals in our community
- To reduce inappropriate emergency room visits
- To slow the escalation of healthcare costs and the "invisible tax" shift to the overall community
- To increase productivity, efficiency and overall health of the workforce
- To realize highest quality of life in the healthiest community for Leon County

HOW MUCH WILL THIS COST?

- Leon County property owners are currently paying for the existing healthcare program through a special property tax, which would be eliminated if a sales tax is approved to fund the proposed Community Healthcare Plan.
- It is estimated that each insured person in Leon County currently pays an estimated \$97 per year passed on to them in inflated medical costs and insurance premiums due to uncompensated medical care provided to the uninsured.
- If approved by the voters in November, the Community Healthcare Plan would be funded primarily through the imposition of the ½ cent Voter-Approved Indigent Care Surtax and would begin generating an estimated \$18 million annually.
- Between 22% and 30% of the sales tax would be paid for by visitors to Leon County.
- The estimated cost of the ½ cent sales tax to the average consumer is approximately \$52 to \$59 per year, or between 14 and 16 cents per day.

WHO WILL BE ELIGIBLE TO PARTICIPATE IN THE COMMUNITY HEALTHCARE PLAN?



- Leon County's uninsured, low-income residents, whose total household income falls below 200% of the Federal Poverty Level (FPL) (For example, in a two-person household, 200% FPL would mean a maximum annual income of \$26,400.)

- Only those Leon County residents who do not have insurance, do not qualify for any state or federal insurance program, nor have the insurance offered by their employers.
- Under the Plan, co-pays are based on a sliding scale fee schedule based on income.

WHO WILL BENEFIT FROM THE PROPOSED COMMUNITY HEALTHCARE PLAN?

- Businesses have a much greater chance to see relief from increased insurance premiums if healthcare providers are reimbursed for care which was once uncompensated. Also, businesses benefit from a healthy and insured workforce.
- Insured Residents would bear less of the burden of uncompensated healthcare through the "invisible tax."
- Healthcare Providers recover only about 35% of the cost of providing care to patients who have been uninsured for over one year. As such, over 60% of the cost of the care for these uninsured patients is uncompensated and must be absorbed or shifted to another patient.
- Uninsured Residents will benefit from healthcare and live healthier lives, which will increase workforce participation and personal income.

YOU HAVE A SAY – GET EDUCATED AND VOTE IN NOVEMBER

Leon County citizens will have an opportunity to vote on whether to support funding this program through a ½ cent sales tax. The referendum will take place on November 7, 2006. Whether or not to provide healthcare to the uninsured, and the question of how to fund it, are very important questions facing this community. In the coming months, Leon County will work diligently to educate the public on this Plan so that all citizens can vote with confidence in November.

NOTE: The Leon County Community Healthcare Plan is an evolving document. As we meet with healthcare leaders and hold community meetings, the Plan may undergo refinements to reflect the community's input.

Leon County Community Healthcare Plan

Frequently Asked Questions About the Community Healthcare Plan

QUESTIONS ANSWERED

July 10, 2006 Letter from the City Manager to the County Administrator

July 11, 2006 Letter from the County Administrator to to the City Mana
- Response to the City's Questions

RESOURCE MATERIALS

Paying a Premium: The Added Cost of Care for the Uninsured

Who Pays and How Much? The Cost of Caring for the Uninsured

2005 Annual Survey of Employer Health Benefits

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